

Information to identify the case:

Debtor 1

Jose M. Dejesus

Social Security number or ITIN xxx-xx-5823

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of Delaware

Case number: **21-11472-LSS**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jose M. Dejesus

By the court:2/1/22Laurie Selber Silverstein
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Delaware

In re:
Jose M. Dejesus
Debtor

Case No. 21-11472-LSS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0311-1
Date Rcvd: Feb 01, 2022

User: admin
Form ID: 318JO1

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2022:

Recip ID	Recipient Name and Address
db	Jose M. Dejesus, 131 Highland Blvd Apt F, New Castle, DE 19720-6946
16755406	+ Department of Labor, Division of Unemployment Insurance, P.O. Box 9953, Wilmington, DE 19809-0953
16755404	+ New Castle County/Law, Attention: Bill Weisel, 87 Reads Way, New Castle, DE 19720-1648
16755390	Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16755377	Email/PDF: bcnotices@becket-lee.com	Feb 01 2022 21:31:59	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
16755378	+ EDI: BANKAMER2.COM	Feb 02 2022 02:18:00	Bank of America, Attn: Bankruptcy, 475 Cross Point Parkway PO Box 9000, Getzville, NY 14068-9000
16755379	EDI: CAPITALONE.COM	Feb 02 2022 02:18:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
16755380	+ EDI: CAPITALONE.COM	Feb 02 2022 02:18:00	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
16755382	+ EDI: CITICORP.COM	Feb 02 2022 02:18:00	Citibank, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
16755383	+ EDI: CITICORP.COM	Feb 02 2022 02:18:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
16755384	+ Email/PDF: creditonebknofications@resurgent.com	Feb 01 2022 21:31:54	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
16755385	+ EDI: DISCOVER.COM	Feb 02 2022 02:18:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
16755381	EDI: JPMORGANCHASE	Feb 02 2022 02:18:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
16755405	+ Email/Text: REV_Bankruptcy_General@state.de.us	Feb 01 2022 21:25:00	State of Delaware, Division of Revenue, 820 N. French Street, 8th Floor, Wilmington, DE 19801-3509
16755386	EDI: RMSC.COM	Feb 02 2022 02:18:00	Synco/NewEgg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
16755387	EDI: RMSC.COM	Feb 02 2022 02:18:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
16755388	EDI: RMSC.COM	Feb 02 2022 02:18:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5060
16755389	+ Email/Text: synovusbankruptcy@synovus.com	Feb 01 2022 21:25:00	Synovus Bank/GreenSky, Attn: Bankruptcy, PO Box 120, Columbus, GA 31902-0120

District/off: 0311-1

User: admin

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Date Rcvd: Feb 01, 2022

Form ID: 318JO1

Total Noticed: 20

16755391 EDI: VERIZONCOMB.COM

Feb 02 2022 02:18:00

Verizon Wireless, Attn: Bankruptcy, 500
Technology Dr Ste 500, Saint Charles, MO
63304-2225

16755392 + EDI: WFFC.COM

Feb 02 2022 02:18:00

Wells Fargo Bank NA, 1 Home Campus MAC
X2303-01A 3rd Floor, Des Moines, IA
50328-0001

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2022 at the address(es) listed below:

Name	Email Address
Cynthia L. Carroll	on behalf of Debtor Jose M. Dejesus Cynthia@CynthiaCarrollLaw.com CLCPACOURT@gmail.com,CynthiaLCarrollPA@jubileeek.net
Don A. Beskrone	on behalf of Trustee Don A. Beskrone dbeskronetrustee@gmail.com DE19@ecfbis.com
Don A. Beskrone	dbeskronetrustee@gmail.com DE19@ecfbis.com
U.S. Trustee	USTPRegion03.WL.ECF@USDOJ.GOV
TOTAL: 4	